

VARIABLE RATE ACCOUNTS NOT AVAILABLE TO NEW SAVERS

Rates at 1 January 2009

12-Month Regular Saver

The rate below applies to accounts opened for a year or less.

	¹ GROSS p.a./ ¹ AER%	² NET%
£10 and over	2.75	= 2.20

The rate below applies to accounts open more than one year.

	¹ GROSS p.a./ ¹ AER%	² NET%
£10 and over	0.25	= 0.20

Crown 90

	¹ GROSS p.a./ ¹ AER%	² NET%
£100,000 and over	1.35	= 1.08
£50,000 to £100,000	1.05	= 0.84
£25,000 to £50,000	0.75	= 0.60
£10,000 to £25,000	0.55	= 0.44
£1,000 to £10,000	0.50	= 0.40

Crown Instant & Triple Gold

	¹ GROSS p.a./ ¹ AER%	² NET%
£50,000 and over	0.20	= 0.16
£10,000 to £50,000	0.15	= 0.12
Up to £10,000	0.10	= 0.08

Crown Monthly

	¹ GROSS p.a.%	² NET%	³ AER%
£50,000 and over	0.70	= 0.56	0.70
£10,000 to £50,000	0.35	= 0.28	0.35
£5,000 to £10,000	0.30	= 0.24	0.30
Up to £5,000	0.25	= 0.20	0.25

Christmas Tracker

	¹ GROSS p.a./ ¹ AER%	² NET%
£100 and over	2.00	= 1.60

DCC Residents Account

	¹ GROSS p.a./ ¹ AER%	² NET%
£1 and over	1.10	= 0.88

Derbyshire 180

	¹ GROSS p.a./ ¹ AER%	² NET%
Annual Interest		
£100,000 and over	1.55	= 1.24
£25,000 to £100,000	1.40	= 1.12
£10,000 to £25,000	1.15	= 0.92
£5,000 to £10,000	0.60	= 0.48
Monthly Interest		
£100,000 and over	1.30	= 1.04 1.31
£25,000 to £100,000	1.15	= 0.92 1.16
£10,000 to £25,000	0.90	= 0.72 0.90
5,000 to £10,000	0.50	= 0.40 0.50

Personal Deposits/ SAYE-Linked Deposits

	¹ GROSS p.a./ ¹ AER%	² NET%
£1 and over	0.10	= 0.08

Derbyshire Matured TESSA Account

	¹ GROSS p.a./ ¹ AER%	² NET%
£10,000 and over	0.30	= 0.24
£5,000 to £10,000	0.25	= 0.20
£2,500 to £5,000	0.20	= 0.16
£1,000 to £2,500	0.15	= 0.12
Up to £1,000	0.10	= 0.08

EasySave Tracker

	¹ GROSS p.a./ ¹ AER%	² NET%
Annual Interest		
£100 to £100,000	2.00	= 1.60
Monthly Interest		
£100 to £100,000	2.00 = 1.60	2.02

International Accounts

	Annual Interest ¹ GROSS p.a./ ¹ AER%	Monthly Interest ¹ GROSS p.a. ² AER%
International Crown Shares		
£25,000 and over	0.20	0.16 0.20
£10,000 to £25,000	0.15	0.12 0.15
Up to £1,000	0.10	0.08 0.10
International Ordinary Shares		
£100,000 and over	0.10	

Limited Edition Tracker ISA (Issue 1 & 2) & 55 Plus ISA (Issue 1 & 2)

	¹ GROSS p.a./ ¹ AER%
£10 and over	2.00

Limited Edition Tracker Account - Issue 1

	¹ GROSS p.a.%	² NET%	³ AER%
Monthly Interest			
£50,000 and over	2.00 = 1.60	2.02	

Limited Edition Tracker Account - Issue 2

	¹ GROSS p.a.%	² NET%	³ AER%
Monthly Interest			
£100,000 and over	2.00 = 1.60	2.02	

Limited Edition Tracker Account - Issue 3

	¹ GROSS p.a./ ¹ AER%	² NET%
£100 and over	2.00	= 1.60

Limited Edition Tracker Account - Issue 4

	¹ GROSS p.a./ ¹ AER%	² NET%
The rate below applies to accounts opened for a year or less.		
£500,000 and over	2.55	= 2.04
£100,000 to £500,000	2.40	= 1.92
£100 to £100,000	2.00	= 1.60

For accounts open more than 1 year the rate will be the same as Bank Rate (currently 2.00%)

The Heart of The Forest Savings Account

	¹ GROSS p.a./ ¹ AER%	² NET%
£5,000 and over	1.00	= 0.80
£1 to £5,000	0.50	= 0.40

Maturity Saver

	¹ GROSS p.a./ ¹ AER%	² NET%
Annual Interest		
	1.50	= 1.20
Monthly Interest		
	1.42 = 1.14	1.43

Loyalty Saver (Qualifying loyal customers only)

	¹ GROSS p.a./ ¹ AER%	² NET%
The rate below applies to accounts opened for a year or less.		
Loyal customer for:		
6 months up to 2 years	6.50	= 5.20
2 years up to 4 years	6.75	= 5.40
4 years up to 6 years	7.00	= 5.60
6 years up to 8 years	7.25	= 5.80
8 years up to 10 years	7.50	= 6.00
10 years and only	8.00	= 6.40

The rate below applies to accounts open between 1 and 2 years.

	¹ GROSS p.a./ ¹ AER%	² NET%
Loyal customer for:		
6 months up to 2 years	2.50	= 2.00
2 years up to 4 years	2.75	= 2.20
4 years up to 6 years	3.00	= 2.40
6 years up to 8 years	3.25	= 2.60
8 years up to 10 years	3.50	= 2.80
10 years and only	4.00	= 3.20

For accounts open more than 2 years the rate will be the same as Bank Rate (currently 2.00%)

Postal 30 Triple Guarantee

	¹ GROSS p.a./ ¹ AER%	² NET%
£250 and over	2.95	= 2.36

Gross rate is guaranteed to be at least 0.50% above Bank Rate until 28 February 2009

From 1 March 2009 to 28 February 2010 Gross Rate is guaranteed to be at least 0.25% above Bank Rate.

From 1 March 2010 onwards the rate will be the same as Bank Rate (currently 2.00%)

Postal Premium

	¹ GROSS p.a./ ¹ AER%	² NET%
Annual Interest		
£50,000 and over	1.60	= 1.28
£25,000 to £50,000	1.40	= 1.12
£5,000 to £25,000	1.30	= 1.04
Monthly Interest		
£50,000 and over	1.35	= 1.08 1.36
£25,000 to £50,000	1.15	= 0.92 1.16
£5,000 to £25,000	1.05	= 0.84 1.06

Postal Saver

	¹ GROSS p.a./ ¹ AER%	² NET%
£50,000 and over	1.15	= 0.92
£25,000 to £50,000	1.05	= 0.84
£100 to £25,000	0.95	= 0.76

Web Saver

	¹ GROSS p.a./ ¹ AER%	² NET%
£1,000 to £500,000	3.55	= 2.84

Gross rate is guaranteed to be at least 0.50% above Bank Rate until 28 February 2009

Derbyshire

Building Society

Interest rates on FIXED TERM, FIXED RATE ACCOUNTS are unchanged. For information, please ask a member of staff.

IMPORTANT NOTES

A qualifying customer is anyone who has held a mortgage or savings account with Derbyshire Building Society for 6 months. You should read this poster together with our Guide To Our Savings Accounts brochure, the relevant product leaflet, Account Terms leaflet and the Interest Rates leaflet. Interest is paid annually unless otherwise stated. Interest rates and account terms are variable under our Investment Conditions unless the special conditions for a particular account say otherwise, eg fixed rate accounts.

Bank Rate is the Bank of England's Official Bank Rate and is currently 2.00%. ¹Gross means the contractual rate of interest payable before the deduction of income tax at the specified rate. ²The AER (Annual Equivalent Rate) illustrates what the interest rate would be if it were paid and added each year. All savings products advertisements which quote interest rates should contain an AER so you will be able to compare more easily what return you can expect over time. ³The Net rate is an illustrative rate only allowing for deduction of income tax assuming continuation of the current prescribed rate of 20%. (The tax position affecting our accounts is subject to changes in the law.)

Derbyshire Building Society is a trading division of Nationwide Building Society. Head Office: Nationwide House, Pipers Way, Swindon Wiltshire, SN38 1NW. Nationwide subscribes to the Banking Code, copies of which are available on request.

All calls are recorded and may be monitored for service quality or security purposes to prevent or detect crime. Derbyshire Building Society, Duffield Hall, Duffield, Derby DE56 1AG

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